

the same good material front and rear. We have in every city and town squares which present to each of their four streets, the appearance of perfect invincibility to fire—but what of *their* rears? Examine most of them and you will find large wooden store-houses; full of old boxes, barrels, crates, straw, paper of rags—a few ash barrels, each receiving its daily quota of half burnt embers—a few barrels of lime—one or two of tar, and always a few barrels of coal oil. One may find, in most, a large hotel barn; in some, a livery stable, or a bakery, or a cooper's shop; all snugly ensconced in the middle of the square, surrounded by a brick rampart, and so situate as to be practically inaccessible to the fire department, endangering every one of the really good buildings around them.

Take almost any block of buildings and we find in it cellars or garrets used for purposes which endanger the safety of the whole of the buildings. Wooden pails filled with ashes—closets full of old paper—open hoists—mayhap a mansard roof surmounting the whole, with hollow cornices especially likely to facilitate the progress of fire.

In rows of brick buildings the joists are found to be built into the walls so that a fire in one must find its way through what would appear to be the solid separation into the neighboring buildings. Or, a brick front and rear may be seen, which depend entirely upon their neighbor's, with joists on struts so that the whole collapses like a card house at the first touch of fire or on the occasion of a little extra loading of the floors.

There are of course brick-incased or brick-veneered erections, specially designed, so that if fire occurs in any part it is hidden away from all the appliances of mankind. Then the skin of brick is so arranged as to fall upon and effectually squelch the foolhardy fireman who approaches the premises. These are so well known, being specially calculated for burn-alls and death-traps, that we need not suppose any one is deceived by their appearance.

But, whatever may be the character of the buildings which surround the home or business house of a man, there can be no doubt but that his chances of profit or success are seriously affected thereby. Since we are now beginning to build up our fortunes afresh, it will be found wise to consider that other things being equal, the best location for a man to choose is the one in which there are fewest probabilities of loss from fire. His dangers will be less, his fire premiums will be less, his taxes for the support of fire departments will be less, his sleep will be sweeter, his

days less filled with care, and his health less affected by sudden alarms.

Without proper building laws, efficiently administered, fire departments are next to useless. The very best of them may succeed in extinguishing fires which are seen in very early stages; but the record of fires on this continent shows that the majority of fires burn themselves out. Therefore, it is not wise to depend on the afterthought of fire appliances instead of the forethought of fire-proof buildings.

THE GRANT OF PROFITABLE MUNICIPAL FRANCHISES.

The attempt of the Consumers' Gas Company of Toronto to obtain from the Legislature extraordinary powers to which it is not entitled by its charter, opens up a question of great importance. The strange feature of this case was that the City Council showed itself ready to abandon the interests of its constituents in favor of a company which enjoys a profitable monopoly; and it is refreshing to see that the Legislature had the virtue to refuse what the special guardians of the city had so weakly surrendered.

The grant to individuals and companies of profitable municipal franchises requires to be surrounded by new safeguards and to be made contributory to the revenue of the municipalities. The principle ought to be established that the right to supply gas, water, street cars, or any similar franchise likely to become profitable in the exercise, should belong to the municipality; that it should be inalienable, except for limited periods, even at the desire of the municipality. And, whenever a charter is granted to a corporation giving it the right to supply the citizens with water, gas or other light, street cars, or any similar franchise, it should always be made a condition that the municipality should, after a given lapse of years, have the option of purchasing the effects of the company on terms which should be rendered clear and distinct. The grant of all such franchises should, from the outset, be on the basis of a participation in the profits. These grants are, of all others, the most natural and equitable sources of revenue; and yet, strange to say, they have been generally neglected. The difficulty now is to correct the blunders that have been made, in the absolute grant of these franchises. We may now have to buy out the monopolies at a cost which the smallest measure of precaution would have rendered unnecessary. In the case of gas companies, the success of the electric light would remove the difficulty. The companies having no right to use that light would lose their

monopoly, and the primitive rights of the municipality would be restored. To throw away this chance is to surrender to monopoly what belongs of right to the whole body of the rate-payers. Gas companies, instead of being allowed to increase their capital out of earnings, should be required to pay over, in the shape of a municipal tax, the surplus over and above what their charters permit them to divide.

We are asked to believe that when a company's right to a dividend is limited to a fixed amount, the limitation is not to be regarded as in the interest of the public. This assumption is entirely destitute of historical basis. When the Consumer's Gas Company was limited to a ten per cent. dividend, the distinct understanding was that this was all they should be allowed to take out of the pockets of consumers. All the early railway charters were, very needlessly as the event proved, similarly limited; and sometimes the surplus was to be paid over to the State, in the form of a tax. We trust that care will be taken in future that every grant of a profitable municipal franchise will be converted into a source of municipal revenue. The municipal law should be so altered as to insure this result.

INSURANCE SUPERVISION.

The importance of some supervision over Insurance companies which do not require to comply with the terms of the Dominion Act, is frequently brought to mind. The experience of past years demonstrates the necessity of taking some steps to protect the public; and any legislation tending in that direction will be received with satisfaction. It is true that government supervision across the border is not very popular just now; indeed, in one or two instances the conduct of the officer in charge seems to have had the effect of bolstering up concerns which are thoroughly unsound. In consequence of this impression the New York State Superintendent has just been asked to resign. However, this is but the outgrowth of the evil of delegating too much power. In the bill that is now before the Legislature of this Province, the Inspector will only have the power to examine and report to the Treasurer upon the condition of each company at least once a year, and if the latter then considers that any company is unable to carry on its business with safety to the insurers, its licence may, after due investigation, be cancelled by Order in Council. The inspector is empowered by the Bill to examine the officers of any company under oath, and to have access to all its books, and he is himself required to have no interest as a